

REMARKS

The above amendment was made to correct a typographical error of a prior art patent number from "5,379,512" to - 5,739,512 --. No new matter has been added.

A clean version of the replacement paragraph is provided above. Applicant is also enclosing a "Version with markings to show changes made" as a separate page.

Consideration and allowance of the application are earnestly solicited.

Dated: July 23, 2001

Respectfully submitted,



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PMW:kat
Enclosure

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(a)

I hereby certify that this correspondence (and any document referred to as being attached or enclosed) is being deposited with the United States Postal Service as first class mail, postpaid in an envelope, addressed to the: Assistant Commissioner for Patents, Washington, D.C. 20231 on July 23, 2001.

Dated: July 23, 2001


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any transactions in which the traveler spends the portion of transferred funds, thereby facilitating the processing of travel related expenses.

✓ U.S. Patent 5,379,512 relates to a system for digital delivery of receipts. Digital receipts can be delivered over a proprietary or over an open network such as the Internet. It can be uploaded to a smart card. It can be standardized in format to facilitate automated processing. An e-mail address can be incorporated into a bank card or other machine readable and for automatic routing of the receipt to a payor's e-mailbox. This invention does not organize the receipts in any way.

Although a receipt is sent to a person's e-mail address, it does not organize these receipts. So that rather than a businessman carrying around paper receipts the person now has to print out the e-mails and turn them into an accounting department or provide information about the receipts on a separate expense account form. Information regarding, the number of persons who attended the meal, the client who should be billed for this expense, or any organized format which could be used for submission to a business or for tax purposes is not provided.

Summary of the Invention

The present invention relates to a system and method for putting a person's expenses onto an Internet Expense Account.

The present invention relates to a method for delivering expenses into an Internet expense account. It is an object of the present invention to allow a user to swipe a card having a person's email address encoded on the card through a card reader. Information about the expense is entered into the card reader. The information is then sent via email